

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Joshua D, Baringer
Stephanie L. Baringer
Debtors

Case No. 22-02311-HWV
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-1
Date Rcvd: Jun 25, 2024

User: AutoDocket
Form ID: 318

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Total Noticed: 27

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 27, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Joshua D, Baringer, Stephanie L. Baringer, 535 South Franklin Street, Hanover, PA 17331-3915
5508874	+ JOSHUA D, BARINGER, STEPHANIE L. BARINGER, 535 SOUTH FRANKLIN STREET, HANOVER, PA 17331-3915
5508883	LVNV FUNDING, LLC, C/O PATENAUDE & FELIX, 501 CORP. DR. STE 205 SOUTHPOINT C, CANONSBURG, PA 15317
5508884	+ MDJ JEFFREY A. SNEERINGER, 20 WAYNE AVENUE, HANOVER, PA 17331-3313
5604839	+ Midas, 1190 Carlisle Street, Hanover, PA 17331-1141
5509219	+ Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5508889	UPMC, P O BOX 826813, PHILADELPHIA, PA 19182-6813
5508890	WELLSPAN HEALTH, P O BOX 645734, CINCINNATI, OH 45264-5734

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: PRA.COM	Jun 25 2024 22:39:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5508880	+ Email/Text: bankruptcy@bbandt.com	Jun 25 2024 18:41:00	BB&T/TRUIST, ATTN: BANKRUPTCY, PO BOX 1847, WILSON, NC 27894-1847
5508881	+ EDI: DISCOVERPL	Jun 25 2024 22:39:00	DISCOVER PERSONAL LOANS, ATTN: BANKRUPTCY, PO BOX 30954, SALT LAKE CITY, UT 84130-0954
5511170	+ EDI: DISCOVERPL	Jun 25 2024 22:39:00	Discover Personal Loans, PO Box 30954, Salt Lake City, UT 84130-0954
5508875	+ Email/Text: hrohrbaugh@cgalaw.com	Jun 25 2024 18:41:00	E. HALEY ROHRBAUGH, CGA LAW FIRM, 135 NORTH GEORGE STREET, YORK, PA 17401-1132
5508878	EDI: IRS.COM	Jun 25 2024 22:39:00	INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATION, P.O. BOX 7346, PHILADELPHIA, PA 19101-7346
5508882	^ MEBN	Jun 25 2024 18:36:07	KML LAW GROUP, P.C., BNY MELLON INDEPENDENCE CTR., 701 MARKET ST., STE 5000, PHILADELPHIA, PA 19106-1541
5514082	Email/PDF: resurgentbknofications@resurgent.com	Jun 25 2024 18:45:17	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5508885	+ Email/Text: Unger@Members1st.org	Jun 25 2024 18:41:00	MEMBERS 1ST FCU, ATTN: BANKRUPTCY, 5000 MARKETPLACE WAY, ENOLA, PA 17025-2431
5515589	+ Email/Text: Unger@Members1st.org	Jun 25 2024 18:41:00	Members 1st FCU, PO Box 8893, Camp Hill, PA 17001-8893
5508877	+ EDI: PENNDEPTREV	Jun 25 2024 22:39:00	PA DEPARTMENT OF REVENUE, PO BOX

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			281061, HARRISBURG, PA 17128-1061
5508877	+ Email/Text: RVSVCBICNOTICE1@state.pa.us	Jun 25 2024 18:41:00	PA DEPARTMENT OF REVENUE, PO BOX 281061, HARRISBURG, PA 17128-1061
5508886	+ Email/Text: bankruptcyteam@quickenloans.com	Jun 25 2024 18:41:00	QUICKEN LOANS, ATTN: BANKRUPTCY, 1050 WOODWARD AVENUE, DETROIT, MI 48226-3573
5510055	EDI: Q3G.COM	Jun 25 2024 22:39:00	Quantum3 Group LLC as agent for, Credit Corp Solutions Inc, PO Box 788, Kirkland, WA 98083-0788
5508887	+ Email/PDF: resurgentbknotifications@resurgent.com	Jun 25 2024 18:45:31	RESURGENT CAPITAL SERVICES, ATTN: BANKRUPTCY, PO BOX 10497, GREENVILLE, SC 29603-0497
5512340	+ Email/Text: bankruptcyteam@quickenloans.com	Jun 25 2024 18:41:00	Rocket Mortgage, LLC f/k/a Quicken Loans, at. el, 635 Woodward Avenue, Detroit MI 48226-3408
5508876	+ Email/Text: karen.brown@treasury.gov	Jun 25 2024 18:41:00	SECRETARY OF TREASURY, 15TH & PENN AVENUE NW, WASHINGTON, DC 20220-0001
5509219	^ MEBN	Jun 25 2024 18:36:08	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5516551	+ Email/Text: bankruptcy@bbandt.com	Jun 25 2024 18:41:00	Truist Bank, Attn: Support Services, P.O. Box 85092, 306-40-06-10, Richmond, VA 23286-0001
5508888	Email/Text: bankruptcies@uplift.com	Jun 25 2024 18:41:00	UPLIFT, INC., ATTN: BANKRUPTCY, 440 N WOLFE RD, SUNNYVALE, CA 94085
5508879	Email/Text: kcm@yatb.com	Jun 25 2024 18:41:00	YORK ADAMS TAX BUREAU, P O BOX 15627, YORK, PA 17405-0156

TOTAL: 21

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 27, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 25, 2024 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com
Elizabeth Haley Rohrbaugh	

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on behalf of Debtor 1 Joshua D Baringer hrohrbaugh@cgalaw.com,
kbrayboy@cgalaw.com,rminello@cgalaw.com,ephillips@cgalaw.com,rshearer@cgalaw.com,jhall@cgalaw.com

Elizabeth Haley Rohrbaugh

on behalf of Debtor 2 Stephanie L. Baringer hrohrbaugh@cgalaw.com
kbrayboy@cgalaw.com,rminello@cgalaw.com,ephillips@cgalaw.com,rshearer@cgalaw.com,jhall@cgalaw.com

Kara Katherine Gendron

karagendrontrustee@gmail.com PA89@ecfbis.com,trusteenoticesbox@gmail.com

United States Trustee

ustpregion03.ha.ecf@usdoj.gov

TOTAL: 5

Information to identify the case:

Debtor 1

Joshua D, Baringer

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-9275

EIN -- --

Debtor 2

Stephanie L. Baringer

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-9556

EIN -- --

(Spouse, if filing)

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 1:22-bk-02311-HWV

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Joshua D, Baringer

Stephanie L. Baringer

6/25/24**By the
court:**Henry W. Van Eck, Chief Bankruptcy
Judge**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.